

EXHIBIT 6



PO Box 619098
Dallas, TX 75261-9741

OUR INFO

ONLINE

www.rightpathservicing.com

Karen Ortiz
c/o Dannlaw
15000 Madison Avenue
Lakewood, OH 44107

September 1, 2022

ACCOUNT INFO

LOAN NUMBER: [REDACTED]

CASE NUMBER: 0005302972

PROPERTY ADDRESS:

3915 Spokane Avenue
Cleveland, OH 44109

MORTGAGOR:

James Groves

Dear Karen Ortiz:

Thank you for reaching out to us.

Why am I receiving this letter?

We received your letter on August 25, 2022, and we are sharing with you what we found after an investigation into your concerns.

Loan Modification Denial Appeal

The recent Federal Housing Administration (FHA) Pandemic Modification denials have been confirmed to be valid.

Disaster Partial Claim: Denied as a Partial Claim amount required would exceed statutory limitations.

-Remaining Partial Claim allotment: \$14,696.50

-Partial Claim amount required to reinstate the account: \$37,906.66

FHA Disaster Modification/Recovery Modification: Denied for insufficient monthly payment reduction. To be eligible for this program, the post-modification Principal and Interest (P&I) must be equal to or less than the current P&I. Below are the figures used in the review:

RightPath ServicingSM and Mr. Cooper[®] are brand names for Nationstar Mortgage LLC.

Nationstar Mortgage LLC d/b/a RightPath Servicing is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged but is provided for informational purposes only.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.





Current P&I: \$486.97
Capped Unpaid Principal Balance (UPB): \$126,202.74
Partial Claim: \$14,696.50
Interest bearing UPB: \$111,506.24
Interest Rate: 5.25%
Amortization duration: 480 months
Proposed P&I: \$556.27

Per Consumer Financial Protection Bureau (CFPB) guidelines, Reg X - 1024.41(c)(2)(vi), without a complete application, we cannot offer the borrower a modification that would increase their P&I payment. The borrower can provide a complete modification application to be considered for the standard FHA-Home Affordable Modification Program (HAMP) modification assistance.

RESPA RESPONSE TO NOTICE OF ERROR
<p>Under applicable federal law, we are required to inform you that after completing a reasonable investigation into the issues described above, it has been determined that no error occurred. You have the right to access the documents we used in this investigation, and we have enclosed them. Those documents are:</p> <ul style="list-style-type: none">• Loss Mitigation Evaluation Notice

Furthermore, our records indicate U.S. Bank National Association, not in its individual capacity but solely as Trustee for Lakeview Trust 2022-EB02, is the current owner of the Note. As requested, we have provided the address below:

U.S. Bank Trust Company, National Association (FKA U.S. Bank, N.A.)
60 Livingston Avenue
St. Paul MN 55107

RightPath Servicing is the servicer of the loan and will be responsible for responding to any concerns regarding the servicing of the loan. Servicing matters include but are not limited to the following:

- Payment assistance and modifications
- Payment posting
- Validation of the debt
- Foreclosure proceedings
- Payment adjustments

Please direct any communication related to these matters to us using the contact information below. U.S. Bank National Association, not in its individual capacity but solely as Trustee for Lakeview Trust 2022-EB02 will not be able to assist with any of these matters.



If you have any questions, your Dedicated Loan Specialist is D'Affner Sainvil, and they can be reached at 833.685.2590 or via mail at PO Box 619097, Dallas, TX 75261. Our hours of operation are Monday through Thursday from 7 a.m. to 8 p.m. (CT), Friday from 7 a.m. to 7 p.m. (CT) and Saturday from 8 a.m. to 12 p.m. (CT). Visit us on the web at www.rightpathservicing.com for more information.

I hope this information is helpful and addresses your concerns. If you have any specific questions about the information I have provided, please contact me directly, using the information below.

Sincerely,

A handwritten signature in black ink that reads "Trina Mack".

Trina Mack
Customer Relations Specialist
RightPath Servicing
PO Box 619098
Dallas, TX 75261-9741
Phone: 480-467-0887
Trina.Mack@mrcooper.com

Enclosure
By U.S. Standard Mail

Are you experiencing a financial hardship? Our local non-profit partners can help with financial counseling and other services. Please visit these websites for assistance:

- Hud.gov
- Neighborworks.org